



WILLIAM RUSSELL

Peace of mind wherever you are



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EXPATRIATE GLOBAL INSURANCE



GLOBAL HEALTH[®]
Health Insurance for Expatriates



GLOBAL LIFE[®]
Life Insurance for Expatriates



GLOBAL INCOME[®]
Income Protection for Expatriates

PRICELESS PROTECTION FOR YOUR LIFE ABROAD

You're busy enjoying life as an expatriate, but spare a thought for what would happen if things don't go to plan; an accident, an unexpected illness, or even your premature death.

YOUR FINANCIAL SAFETY NET

We can't prevent ill-health, but we can give you peace of mind with a range of global insurance plans to make you and your family secure and supported through the hard times.

✓ Global Health

Choose from a range of international health insurance plans to suit your needs and budget.

✓ Global Life

Essential and affordable life insurance protection, with portable world-wide cover.

✓ Global Income

Provides the income you will need to support you and your family during a lengthy period of treatment and recovery.

GLOBAL PLANS FOR GLOBAL PEOPLE

Our affordable plans are designed to protect the international lifestyle of expatriates of all nationalities, all over the world.

AWARD WINNING SERVICE

The test of an insurance plan is when you need to make a claim. We are a family business with family values and when you need us you can be assured of receiving all the support and care you could wish for.

Our claims teams in the UK and Malaysia will go out of their way to make sure you are supported through life's uncertainties every step of the way.

Don't leave things to chance – plan now for the uncertainty of illness or accident and get the most from your life overseas.

“Such service is quite remarkable these days, and I want you to know that it is appreciated.”

Ms W, Czech Republic



“There is no doubt that the William Russell team are themselves very professional and even more importantly, very caring people.”

Mr M, Vietnam



PRIVATE HEALTH CARE COVER AT ITS BEST

Our award-winning Global Health plans offer you protection against the high cost of medical treatment, backed up with professional and efficient service from people who really care.

HEALTHY CHOICES FOR YOU

Choosing the right private health insurance plan for your protection is an important decision. All Global Health plans cover these essential items:

- ✓ In-patient and day-patient hospital accommodation, surgery, treatment and care
- ✓ 24/7 emergency medical assistance
- ✓ Emergency medical evacuation
- ✓ Freedom to choose where you are treated within your area of cover

GLOBAL HEALTH PLATINUM

Our top of the range Platinum plan provides the highest cover for the widest range of treatment and care, for expatriates who demand premium health care protection.

GLOBAL HEALTH ELITE PLAN RANGE

From Gold with high-value cover for maternity and dental care, and preventive health checks, to best-selling Silver with comprehensive in- and out-patient cover, to cost-effective Bronze, with out-patient cover restricted to post-hospital care.

GLOBAL HEALTH ESSENTIAL PLAN RANGE

If you're on a tight budget and living outside Europe, North America and certain Australasian countries, our Essential plans provide low cost protection for essential health care treatment.

ADD THESE OPTIONAL BENEFITS

Global Travel insurance – World-wide cover for trip cancellation, baggage and personal effects, and a range of other travel insurance benefits.

Global Personal Accident insurance – Lump sum financial protection in the event of death or disablement due to an accident.

GET IN TOUCH

If you are unsure which Global Health plan is best for you, talk to your broker, call one of our sales advisers, or find out more on-line at www.william-russell.com

GLOBAL HEALTH PLATINUM PLAN

| AREA OF COVER | PLATINUM PLAN |
|---|---|
| USA COVER OPTIONS (Temporary trips) | Are One: World-wide excluding the USA Area Two: \$100,000 of cover Area Three: \$250,000 of cover |
| CURRENCY OPTIONS | US dollars, euros, sterling, UAE dirhams |
| STANDARD EXCESS applied per claim unless otherwise stated (More excess options available) | \$50 |
| ANNUAL LIMIT | \$2,500,000 |
| IN-PATIENT AND DAY-PATIENT TREATMENT | |
| Private hospital accommodation, parent accommodation, specialist treatment, tests and surgery, organ and bone marrow transplants, and road ambulance charges | 100% refund |
| Hospital cash benefit (Max 60 nights) | \$320 per night |
| Hospice and palliative care (Life-time limit) | \$48,000 |
| OUT-PATIENT TREATMENT | |
| Emergency ward treatment, out-patient surgical procedures, GP and specialist consultations, treatment, tests, and prescribed drugs, complimentary medicine (Max 10 visits), and home nursing (Max 12 weeks) | 100% refund |
| Traditional Chinese medicine (China only, max 10 visits) | \$32 per day |
| Physiotherapy | \$4,000 |
| ¹² Well-being health screening (Excess applied per claim, per period of cover) | \$480 |
| ¹² * Well-child health screening Exclusive to Platinum (Excess applied per claim, per period of cover) | \$500 (Life-time limit) |
| TREATMENT FOR CANCER | |
| In- & day-patient treatment, radiotherapy and chemotherapy | 100% refund |
| Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover) | 100% refund |
| CHRONIC CONDITIONS | |
| * Monitor and maintain Full refund exclusive to Platinum (Excess applied per claim, per period of cover) | 100% refund |
| Acute flare-ups | 100% refund |
| PSYCHIATRIC CARE (Up to life-time limit) | |
| ²⁴ In-patient psychiatric treatment (Max 30 days per annum) | \$80,000 (Life-time limit) |
| ²⁴ Out-patient psychiatric care (Max 10 consultations per annum) | |
| MATERNITY CARE | |
| ¹² In-patient complications of pregnancy | 100% refund |
| ¹² Routine maternity care, childbirth and caesarean delivery (Per pregnancy) | \$12,000 |
| ¹² Cover for newborns (First 28 days of life, per pregnancy) | \$48,000 |
| DENTAL CARE | |
| Emergency in-patient dental treatment for accidental injury (Within 15 days of accident) | 100% refund |
| Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident) | \$1,200 |
| ⁶ Routine dental treatment (Excess applied per claim, per period of cover) | \$2,000 |
| ¹² * Complex dental treatment Exclusive to Platinum (Excess applied per claim, per period of cover) | |
| EMERGENCY EVACUATION (Up to sub limit) | |
| Emergency evacuation (Sub limit) | \$800,000 |
| Economy class – Return airfare to country of residence, travelling expenses of a companion | 100% refund within sub-limit |
| Accommodation expenses of a companion (Up to 15 nights) | \$160 per night |
| ¹² Compassionate home travel (One claim only) | 100% refund within sub-limit |
| Repatriation or burial of mortal remains | \$20,000 |

KEY:

- ¹² Available after either 6, 12 or 24 months continuous cover.
- * Exclusive to the Platinum plan.

IMPORTANT NOTE: All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided.

GLOBAL HEALTH ELITE PLAN RANGE

| | GOLD PLAN | SILVER PLAN | BRONZE PLAN |
|---|---|---|---|
| AREA OF COVER | Area One: World-wide excluding the USA | Area One: World-wide excluding the USA | Area One: World-wide excluding the USA |
| USA COVER OPTIONS (Temporary trips) | Area Two: \$100,000 of cover or Area Three: \$250,000 of cover | Area Two: \$100,000 of cover or Area Three: \$250,000 of cover | Area Two: \$100,000 of cover or Area Three: \$250,000 of cover |
| CURRENCY OPTIONS | US dollars, euros, sterling, UAE dirhams | US dollars, euros, sterling, UAE dirhams | US dollars, euros, sterling, UAE dirhams |
| STANDARD EXCESS applied per claim unless otherwise stated (More excess options available) | \$50 | \$50 | Nil |
| ANNUAL LIMIT | \$2,500,000 | \$1,800,000 | \$1,000,000 |
| IN-PATIENT AND DAY-PATIENT TREATMENT | | | |
| Private hospital accommodation, parent accommodation, specialist treatment, tests and surgery, organ and bone marrow transplants, and road ambulance charges | 100% refund | 100% refund | 100% refund |
| * Hospital cash benefit (Max 60 nights) | \$160 per night | \$80 per night | \$40 per night |
| Hospice and palliative care (Life-time limit) | \$32,000 | \$24,000 | \$16,000 |
| OUT-PATIENT TREATMENT | | | |
| Emergency ward treatment | 100% refund | 100% refund | Not covered |
| Out-patient surgical procedures | 100% refund | 100% refund | 100% refund |
| GP and specialist consultations, treatments, tests and prescribed drugs | 100% refund | 100% refund | 100% refund for post-hospital treatment only |
| * Complimentary medicine (Max 10 visits) | 100% refund | 100% refund | 100% refund for post-hospital treatment only |
| * Traditional Chinese medicine (China only, max 10 visits) | \$32 per day | \$32 per day | Not covered |
| * Home nursing (Max 12 weeks) | 100% refund | 100% refund | 100% refund |
| Physiotherapy | \$1,600 | \$800 | \$400 – Post-hospital treatment only |
| ¹² * Well-being health screening (Excess applied per claim, per period of cover) | \$400 | \$240 | Not covered |
| TREATMENT FOR CANCER | | | |
| In- & day-patient treatment, radiotherapy and chemotherapy | 100% refund | 100% refund | 100% refund |
| Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover) | 100% refund | 100% refund | 100% refund to a max of 1 year |
| CHRONIC CONDITIONS | | | |
| * Monitor and maintain (Excess applied per claim, per period of cover) | \$2,500 | \$1,000 | Not covered |
| * Acute flare-ups | 100% refund | 100% refund | 100% refund ¹ |
| PSYCHIATRIC CARE (Up to life-time limit) | | | |
| ²⁴ * In-patient psychiatric treatment (Max 30 days per annum) | \$64,000 | \$48,000 | \$40,000 ¹ |
| ²⁴ * Out-patient psychiatric care (Max 10 consultations per annum) | (Life-time limit) | (Life-time limit) | (Life-time limit) |
| MATERNITY CARE | | | |
| ¹² In-patient complications of pregnancy | \$9,600 | \$6,400 | \$4,800 |
| ¹² * Routine maternity care, childbirth and caesarean delivery (Per pregnancy) | 80% costs up to \$6,400 | Not covered | Not covered |
| ¹² * Cover for newborns (First 28 days of life, per pregnancy) | \$40,000 | Not covered | Not covered |
| DENTAL CARE | | | |
| Emergency in-patient dental treatment for accidental injury (Within 15 days of accident) | \$12,800 | \$8,000 | \$4,800 |
| * Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident) | \$800 | \$400 | Not covered |
| ⁶ * Routine dental treatment | \$1,000 | Not covered | Not covered |
| EMERGENCY EVACUATION (Up to sub limit) | | | |
| Emergency evacuation (Sub limit) | \$800,000 | \$800,000 | \$800,000 |
| Economy class – Return airfare to country of residence, travelling expenses of a companion | 100% refund within sub-limit | 100% refund within sub-limit | 100% refund within sub-limit |
| * Accommodation expenses of a companion (Up to 15 nights) | \$120 per night | \$96 per night | \$72 per night |
| ¹² Compassionate home travel (One claim only) | 100% refund within sub-limit | 100% refund within sub-limit | 100% refund within sub-limit |
| Repatriation or burial of mortal remains | \$16,000 | \$11,200 | \$8,000 |

KEY:
¹² Available after either **6, 12 or 24 months** continuous cover.

* Benefit not available with Essential plans.

¹ 100% refund for in-patient and day-patient hospital treatment and post-hospital treatment.

LONDON HOSPITAL CO-INSURANCE

If you have your treatment in or at a hospital located in London, we will pay only 80% of your total eligible treatment costs.

POST-HOSPITAL TREATMENT

Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital.

IMPORTANT NOTE: All benefits are per insured

person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided.

GLOBAL HEALTH ESSENTIAL PLAN RANGE

Global Health Essential provides low-cost cover for expatriates in Eastern Europe, Russia, Africa, the Middle East, Asia Pacific, the Indian Sub-continent, and Latin America.

| | ESSENTIAL CARE PLUS PLAN | ESSENTIAL CARE PLAN |
|---|--|---|
| AREA OF COVER | Full cover in 184 countries | |
| RESTRICTED COUNTRIES | \$50,000 of accident and emergency cover during trips to Europe, Australia, New Zealand, Orchid countries ¹ | |
| EXCLUDED COUNTRIES | USA, Canada, Caribbean | |
| CURRENCY OPTIONS | US dollars, UAE dirhams | |
| STANDARD EXCESS APPLIED PER CLAIM (More excess options available) | \$50 | Nil |
| ANNUAL LIMIT | \$300,000 | \$200,000 |
| IN-PATIENT AND DAY-PATIENT TREATMENT | | |
| Semi-private hospital accommodation, parent accommodation, specialist treatment, tests and surgery, organ and bone marrow transplant | 100% refund | 100% refund |
| Private hospital accommodation option (Per day) | \$150 | \$120 |
| Hospice and palliative care (Life-time limit) | \$25,000 | \$15,000 |
| Road ambulance | \$1,600 | \$1,200 |
| OUT-PATIENT TREATMENT (Up to sub limit) | | |
| Annual out-patient treatment sub limit | \$5,000 | \$1,000 |
| Emergency ward treatment | 100% refund within sub-limit | Not covered |
| Out-patient surgical procedure | 100% refund within sub-limit | 100% refund within sub-limit |
| GP and specialist consultations, treatments, tests and prescribed drugs | 100% refund within sub-limit | 100% refund within sub limit for post-hospital treatment only |
| Physiotherapy | \$250 within sub-limit | \$250 within sub-limit – Post-hospital treatment only |
| TREATMENT FOR CANCER | | |
| In- & day-patient treatment, radiotherapy and chemotherapy | 100% refund | 100% refund |
| Out-patient follow-up consultations and tests | 100% refund to a max of 2 years | 100% refund to max of 1 year |
| MATERNITY CARE | | |
| ¹² In-patient complications of pregnancy | \$5,000 | Not covered |
| DENTAL CARE | | |
| Emergency in-patient dental treatment for accidental injury (Within 15 days of accident) | \$5,000 | \$2,500 |
| EMERGENCY EVACUATION (Up to annual limit) | | |
| Emergency evacuation | 100% refund | 100% refund |
| Economy return airfare to country of residence, economy transport expenses of a companion | 100% refund | 100% refund |
| Repatriation or burial of mortal remains | \$10,000 | \$5,000 |

KEY:

¹² Available after **12 months** continuous cover.

POST-HOSPITAL TREATMENT (ESSENTIAL CARE)

Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital.

¹ Orchid countries include Bali, China, Hong Kong, Japan, Macau, Singapore & Taiwan.

IMPORTANT NOTE: All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Essential plan agreement for a full description of the cover provided.

SECURE THE FUTURE FOR YOUR FAMILY

Global Life offers you the reassurance that your family will be financially protected should you die through illness or accident whilst overseas.

| GLOBAL LIFE | |
|---------------------------|--|
| Life benefit | Up to 20 x salary (maximum \$1,500,000) |
| Currency options | US dollars, euros, sterling, and UAE dirhams |
| Territorial limits | World-wide excluding active war zones |
| Coverage age | Between 18 and 65 |
| APPLICATION PROCEDURES | |
| Age 18-45 | Application form only for benefit limits up to \$240,000 ^a Benefit limits in excess of \$240,000 require additional medical tests and examinations |
| Age 46-64 | Application form only for benefit limits up to \$160,000 ^a Benefit limits in excess of \$160,000 require medical tests and examinations |

| OPTIONAL GLOBAL ACCIDENT | |
|---|--|
| Accidental death benefit | A cash lump sum is paid in addition to the life insurance benefit if death is caused by an accident |
| Accidental dismemberment benefit | If, due to an accident you suffer the loss of, or loss of use of, a limb, or part of a limb, or your sight or hearing or speech, you will receive an additional lump sum to help ease the financial strain of coping with your new disability The amount of the benefit paid depends upon the severity of the injury sustained 100% of the sum insured is paid for the loss of a limb. Lesser percentages of benefit are paid for less severe disablements |

^aWe reserve the right to request additional medical reports and examinations.

IMPORTANT NOTE: Please refer to the Global Life & Income plan agreement for a full description of the cover provided.

PROTECT YOUR LONG-TERM SECURITY

Global Income is designed to provide you with an income when you are absent from work for a long period of time due to an illness or injury.

| GLOBAL INCOME PROTECTION | |
|----------------------------------|--|
| Income Protection benefit | A regular monthly income equal to up to 75% of your pre-disability salary, payable to recovery, death or age 65, whichever is the sooner |
| Rehabilitation benefit | A reduced monthly income paid if you are able to resume part-time work within the first 24 months of claiming benefit |
| Maximum benefit | Up to \$144,000 of annual benefit |
| When benefit is paid | Benefit commences after a period of three or six months (the deferment period). No benefit is paid in respect of your chosen deferment period |
| Duration of benefit | Benefit will continue for up to 24 months whilst you are totally unable to return to your former occupation due to ill health After 24 months, you will continue to receive benefit if you are totally unable to return to any occupation for which you are reasonably suited by way of education, training or experience If after 24 months you are fit enough to return to a different occupation, your benefit will cease |
| Compound interest | Benefit payments escalate by 2% compound each year |
| Currency options | US dollars, euros, sterling, UAE dirhams |
| Territorial limits | World-wide excluding active war zones |
| Coverage age | Between 18 and 65 (plans must be in force by age 56) |
| APPLICATION PROCEDURES | |
| Age 18-45 | Application form only for annual benefit limit of up to \$36,000* Benefit limits in excess of \$36,000 require medical tests and examinations |
| Age 46-64 | Application form only for annual benefit limit of up to \$24,000* Benefit limits in excess of \$24,000 require medical tests and examinations |

*We reserve the right to request additional medical reports and examinations.

IMPORTANT NOTE: Please refer to the Global Life & Income plan agreement for a full description of the cover provided.

WITH WILLIAM RUSSELL, YOU ARE IN SAFE HANDS

Wherever you are, whatever you do, you can depend on our first-class service and on the financial stability of our insurance partners, to deliver assistance when you need it most.

PLACE YOUR TRUST IN US

William Russell has been providing international insurance plans for expatriates of all nationalities throughout the world since 1992.

- ✓ **Standards of service you can rely on**
High standards of personal, award-winning service only a specialist company can provide.
- ✓ **Global presence for your convenience**
Full-servicing offices in the United Kingdom and Malaysia, and partnership with Dubai Insurance Company in the United Arab Emirates.
- ✓ **Strength and security**
Our global plans are insured by top ranking insurance companies.

SIMPLE AND QUICK TO APPLY

We want to make the application process as easy as possible. Either download an application form from our web site, or, if you apply for a Global Health plan, you can apply on-line.

30-DAY MONEY BACK GUARANTEE

If for any reason you are not completely satisfied with your policy, don't worry, we will refund your premium within the first 30 days provided you have not made a claim.



We are here to help!

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Get a Quick Quote on-line now at
www.william-russell.com

